

Medco Health Solutions, Inc.  
P.O. Box 14235  
Lexington, KY 40512

November 20, 2011



## Medco Medicare Prescription Plan® (PDP)

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JOHN Q. SAMPLE  
100 NJ0230STE10MD00 DRIVE  
ANYCITY, ST 99999-8402



### Medco Medicare Prescription Plan® (PDP)

**ID No: 1111111111111111**

**Issuer: 11111111**

**RxGrp: RXMEDD1**

**RxBin: 610014**

**RxPCN: MEDDPRIME**

MedicareRx  
Prescription Drug Coverage

Dear JOHN Q. SAMPLE:

Thank you for enrolling in **Medco Medicare Prescription Plan® (PDP)** for the State Health Benefits Program (SHBP) or School Employees' Health Benefits Program (SEHBP). **Medco Medicare Prescription Plan (PDP)** is a prescription drug plan that is approved by Medicare. Your enrollment will be effective on 04/01/2012.

### How will this coverage work?

As of 04/01/2012, you should begin using **Medco Medicare Prescription Plan (PDP)** network pharmacies, including the **Medco Pharmacy®**, to fill your prescriptions. You can find network pharmacies in your area by looking in your Pharmacy Directory or by calling Customer Service at the numbers below. If you use an out-of-network pharmacy and there is not an emergency, **Medco Medicare Prescription Plan (PDP)** may not pay for your prescriptions. This letter is proof of your **Medco Medicare Prescription Plan (PDP)** coverage. You should show this letter at the pharmacy until you get your Member ID card from us. Otherwise, you will be responsible for the full cost of your prescriptions.

Medicare must approve all enrollments. When Medicare approves your enrollment into **Medco Medicare Prescription Plan (PDP)**, we will send you a letter to confirm your enrollment in **Medco Medicare Prescription Plan (PDP)**. You should not wait to get this confirmation letter before you begin using **Medco Medicare Prescription Plan (PDP)** network pharmacies on 04/01/2012. If Medicare rejects your enrollment, **Medco Medicare Prescription Plan (PDP)** will bill you for any prescriptions you received through us.

### What is Extra Help?

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay for up to seventy-five (75) percent or more of your drug costs, including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact your local Social Security office or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days per week. TTY users should call 1-877-486-2048.

Note – **Medco Medicare Prescription Plan (PDP)** for the State Health Benefits Program (SHBP) or School Employees' Health Benefits Program (SEHBP) provides prescription drug coverage in the Coverage Gap.

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**What if I have other health coverage?**

If you have other health coverage, such as from an employer or union, other than the one provided to you through the State Health Benefits Program (SHBP) or School Employees' Health Benefits Program (SEHBP), joining **Medco Medicare Prescription Plan (PDP)** may change how your current coverage works. Read the communications your other health coverage sends you. If you have questions, visit their website or contact the office listed in their communications. If there is no information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help. If you have other prescription drug coverage, you shouldn't cancel your other coverage yet. Keep your other coverage until you receive the confirmation letter from us.

**What if I have Medigap (Medicare Supplemental Insurance) coverage?**

If you have a Medigap (Medicare Supplement Insurance) policy that includes prescription drug coverage, you must contact your Medigap issuer to let them know that you have joined a Medicare prescription drug plan. Your Medigap issuer will remove the prescription drug coverage portion of your policy and adjust your premium. Call your Medigap issuer for details.

**When can I make changes to my Medicare prescription drug coverage?**

Medicare limits when you can make changes to your coverage. **From October 15 through December 7 each year**, you can enroll in a new Medicare prescription drug plan or Medicare health plan for the following year. You may not enroll in a new plan during other times of the year unless you meet certain special exceptions, such as if you move out of **Medco Medicare Prescription Plan (PDP)**'s service area, or you qualify for Extra Help with your prescription drug costs.

If you qualify for Extra Help with your prescription drug costs, you may enroll in, or disenroll from, a plan at any time. If you lose this Extra Help during the year, your opportunity to make a change continues for two months after you are notified that you no longer qualify for Extra Help.

If you have questions about how or when to disenroll from **Medco Medicare Prescription Plan (PDP)**, please call the Office of Client Services at 1-609-292-7524. The Office of Client Services is available Monday through Friday, 8:30 a.m. to 4:30 p.m. TTY/TDD users should call 1-609-292-7718.

**What if I have more questions?**

If you have any questions, please contact Customer Service at **1-866-544-9703**. Customer Service is available 24 hours a day, 7 days a week. Customer Service is available in English and other languages. TTY/TDD users should call **1-800-716-3231**.

Thank you.

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